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UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

In re Terrorist Attacks on September 11, 2001	03 MDL 1570 (RCC) ECF Case
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This document relates to:

Continental Casualty Co., et al. v. Al Qaeda Islamic Army, et al., Case No. 04-CV-05970-UA (S.D.N.Y.)

Euro Brokers, Inc., et al. v. Al Baraka Investment and Development Corp., et al., Case No. 04-CV-07279-UA (S.D.N.Y.)

New York Marine and General Insurance Co. v. Al Qaida, et al., Case No. 04-CV-6105 (S.D.N.Y.)

World Trade Center Properties, LLC, et al. v. Al Baraka Investment and Development Corporation, et al., Case No. 04-CV-7280 (S.D.N.Y.)

**STIPULATION AS TO SERVICE OF PROCESS AND EXTENSION OF TIME
TO RESPOND TO COMPLAINTS CONSOLIDATED UNDER MDL 1570**

It is HEREBY STIPULATED AND AGREED, by and between Plaintiffs in all of the above-referenced cases consolidated under 03 MDL 1570 and Defendant Heritage Education Trust, by and through their undersigned counsel, that the undersigned Defendant's counsel hereby accepts service of the Complaint in each of the cases referenced above, on behalf of Heritage Education Trust.

IT IS FURTHER HEREBY STIPULATED AND AGREED that Plaintiffs pursuing claims for relief under the Racketeer Influenced and Corrupt Organizations Act ("RICO") shall serve their respective RICO Statements concerning Heritage Education Trust, on or before February 25, 2005.

IT IS FURTHER HEREBY STIPULATED AND AGREED that the time for Heritage Education Trust to answer or otherwise respond to the Complaint in each of the cases referenced above, shall be on or before March 28, 2005.

IT IS FURTHER HEREBY STIPULATED AND AGREED that the Plaintiffs' response to Heritage Education Trust's responsive pleadings, if any, shall be served within sixty days of receipt of same from defendant's counsel, and that defendant's counsel shall file reply papers, if any, within fourteen days of receipt of plaintiffs' opposing papers.

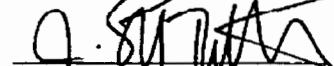
IT IS FURTHER HEREBY STIPULATED AND AGREED that Heritage Education Trust hereby waives any and all affirmative defenses, objections, privileges, immunities and arguments relating to service of process in each of the cases referenced above, but preserves any and all other defenses, objections, privileges, immunities and arguments available to it.

IT IS FURTHER HEREBY STIPULATED AND AGREED that Plaintiffs shall not include Heritage Education Trust in any notice of service by publication in any language and shall provide counsel for Heritage Education Trust with a copy of any such notice, in all languages in which such notice shall appear, in advance of publication.

Respectfully submitted.

COZEN O'CONNOR

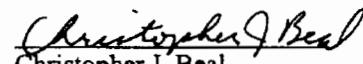
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GRAY CARY WARE & FREIDENRICH

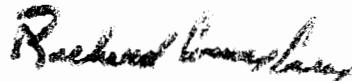
By:


Christopher J. Beal
4365 Executive Drive
Suite 1100

San Diego, CA 92121

Attorneys for Defendant

SO ORDERED:



RICHARD CONWAY CASEY, U.S.D.J.

Dated: 12/27/04



PHILATELIC 117430.000